

**IMPORTANT NOTICE REGARDING TUFTS HEALTH PLAN of NEW ENGLAND IN LIQUIDATION**

Dear Tufts Health Plan of New England Network Provider:

This letter contains important information about the termination of health coverage through Tufts Health Plan of New England (TNE). On January 3, 2000, at my request, an Order of Liquidation of TNE was issued by the Merrimack County Superior Court. This liquidation order means that TNE coverage will not exist after February 2, 2000. All TNE subscribers and policyholders have been advised of the need to make arrangements for replacement coverage prior to February 2, 2000.

Between now and February 2, 2000, there should be no interruption in the provision of covered health care services to TNE members. Your contract with TNE remains in effect. Listed below are some commonly asked questions from providers along with answers:

**Q:** Is my contract as a TNE provider still valid under the Liquidation Order?

**A:** Yes. Your contractual relationship continues and the terms of that contract remain in full effect. If you have provided notice of termination under the terms of your contract, please be aware that the continuation of care provisions survive termination of any contract.

**Q:** Will I be paid for services rendered to TNE members in the past and through February 2, 2000?

**A:** Under the Liquidation Order, all claims for covered services rendered on or after December 20, 1999 to TNE members are treated as costs of administration and will be paid as first priority claims. This means that these payments will continue as an ordinary cost of doing business subject to existing contract terms. Claims for dates of service prior to December 20, 1999 that were not paid prior to January 3, 2000 are subject to the "Proof of Claim" process and will not be paid at this time.

**Q:** What does a "Proof of Claims" process mean?

**A:** The "Proof of Claims" process is the means by which claimants, including providers, can make claim for any unreimbursed services for which they feel entitled to payment. The New Hampshire Insurance Department is establishing a "Proof of Claim" process for anyone with a claim against TNE. The details of this process will be communicated after February 2. Claimants will have six months to submit their claims along with required documentation. Once submitted claims are reviewed, claimants will be advised of the amount of their claim that is determined to be considered for payment. Claimants will then have an opportunity to formally dispute those determinations. Actual payment amounts will be established by the Court following a full accounting of TNE's assets and liabilities.

**Q:** Can I attempt to delay or refuse treatment unless the member agrees to reimburse me for my services or can I bill the member for services for which I have not received payment?

**A:** No. All TNE contracted providers are prohibited from billing for covered services rendered except for the amount of the copayment, coinsurance or deductible specified in your contract. Any such action would be in direct conflict with your contract and prevailing state regulations protecting members of health maintenance organizations. This prohibition applies to all covered services regardless of whether the services were rendered prior to or subsequent to the Order of Liquidation.

**Q:** Does the Liquidation Order include members covered under TNE's "Point of Service" or POS plan?

**A:** In Maine, coverage for members under TNE's insured POS plan will terminate February 2, 2000. In New Hampshire and Rhode Island, TNE's POS plan is actually insured through the Allianz Life Insurance Company of North America. The Department's action has no effect on the continued obligations of Allianz to its policyholders. There may be changes to the provider network and how the program is administered. Any changes affecting these policies will be communicated by Allianz.

**Q:** What is happening with the Secure Horizons membership in New Hampshire and Rhode Island?

**A:** The Health Care Financing Administration (HCFA) is terminating its Medicare+Choice contract with Tufts Health Plan of New England effective January 31, 2000. As a result, all Secure Horizons members in New Hampshire and Rhode Island will have other coverage as of February 1, 2000. Members in certain areas may elect another available Medicare+Choice plan, all others will be reassigned to the Original Medicare program. This action will result in the termination of your provider agreement with Secure Horizons. Please be aware that the continuity of care provisions extend beyond the termination of this contract.

**Q:** Where can I obtain further updates on Tufts Health Plan of New England's situation?

**A:** You may contact:

TNE Provider Phone Number	1-888-884-2404
Secure Horizons Provider Phone Number	1-800-279-9022
Maine Consumer Affairs	1-800-300-5000
New Hampshire Consumer Affairs	1-800-852-3416
Rhode Island Consumer Affairs	1-800-869-5536

In addition, the New Hampshire Insurance Department is using its web site to provide updates and copies of any information distributed. The site is [www.state.nh.us/insurance](http://www.state.nh.us/insurance). The Maine Bureau of Insurance is also providing information on its web site at [www.maineinsurancereg.org](http://www.maineinsurancereg.org).

Sincerely,



Paula T. Rogers  
New Hampshire Insurance Department  
Commissioner and Liquidator